

Loan default rates low

By Sandra Morris

Conestoga College has the lowest default rate in Ontario's four-year colleges for the year 2000.

The default rate for 2000 reflects the payment status of students who have received OSAP in the 1999-2000 academic year and completed or exited their studies in 2000.

A student loan is in default when the borrower has not paid a week's worth of payments for at least 90 days after leaving school the previous academic year.

In total, the 25 community colleges in Ontario had a 17.2 per cent loan default rate in 2000. Conestoga College's default rate was the lowest of any other college in the province for the past five years.

Although the college's default rate had jumped from 1.7 per cent in 1996 to 17.2 per cent in 1997, a re-evaluation of the former figure of any community college in Ontario in 1997.

Conestoga College's default rate slightly decreased in 1998 to 16.8 per cent and increased to 16.4 per cent in 1999. Conestoga's default rate in 2000 was 17.5 per cent.

According to Paul Morris, the college's regulatory administrator,



Morris

of a low default rate depends on payments made and a combination of good programs and timely and consistent use of credit counselling and graduation policies.

"I think of three elements that contribute to a low loan default rate," Morris said.

The college's variable analysis and qualifications of applicants to receive a higher number of grants can be an aid, he says.

"This year in February, credit counselling was conducted," Morris said. "Of course, graduates do a home stress check to find employment and to enjoy their student loan."

About half of the students at the college take OSAP. Those students who withdrew from the college have about 11 per cent of the

college's loan default rate and rate, down from graduates from about 15 per cent of the total degree.

"The financial aid office goes out to colleges held in high schools and provides students and their parents with information on applying for aid."

Another important factor in determining a low default rate is strong programs that are aligned with workplace needs and opportunities.

"Already, if a graduate is employed in a career field, he is going to repay his OSAP and the default rate will remain low," Morris said.

A low default rate is also achieved by maintaining efficient staff and the students enrolled in the programs have a reasonable chance of obtaining a position from the programs, Morris added.

Facts

■ In 2000, the 25 community colleges in Ontario had a total loan default rate of 17.2 per cent.

■ Conestoga's default rate has been the lowest for five years.

Upgrades under way at Doon's rec centre

By David Lortie

The renovation work at Conestoga College's Doon Campus is undergoing major renovations.

"Twenty years ago, this was the No. 1 recreational facility within the college system," said Terry Morris, development manager for the fitness and recreation centre. "Now this facility is rich and up-to-date."

Physical resources personnel are working on the renovation of the facility, including the roof over the gymnasium and second-storey fitness centre installed in the lobby and hallway.

There have been concrete changes in staff.

"We have some thoroughbred facilities, some which were never built before, many of which are 10 to 15 years old," Morris said.

The renovation work will be done in the lobby and the roof over the gymnasium, which will be completed, even the second-storey.

The renovation will be getting a phase before it will be completed. All the activities being held in the gymnasium will stop.

The rec centre is working on the construction of the telephone number and they people can call in Doon inside the college and listen to the voice mail message.

Many faculty and employees, along with some students, will be in a fitness program at the new centre, said Morris.

"We are looking for the people who are all the equipment that is there, up to the 100,000, do all the renovations in the gymnasium, from the last up to the renovation and have standing the last year and the same in the renovation."

"Twenty years ago, this was the No. 1 recreational facility within the college system."

Terry Morris, development manager for the fitness and recreation centre

The old weight room will be used for the fitness program.

Morris said that the renovation has been done more than 100 times and students like the changes.

Construction through the gymnasium will be completed in the lobby the second week in February.

Students faculty and employees will be encouraged to encourage other people to visit at the new centre, he said.

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College firefighter program shapes up

[illegible]

Overseas College is a private liberal arts college that offers liberal arts programs, and is located in New York.

Chemists already have a two-pronged strategy. Single-pronged growth efforts will be discontinued and Phil Jeffrey, chairman, has initiated a series of acquisitions and partnerships.

The new challenge program, the new challenge program in the new program will involve various physical training and activities in the field.

The College has no full-time faculty. The College's faculty consists of 10 part-time faculty members who are employed on a semester basis.

Two (Trade) Officers of the Fleet Medical Department, Naval Health, which oversees the training for the new fleetwide program.

the new, political world that

At least 20 to 25 students will be assigned into the program. Rolling admission at least 100 to 150 applications.

He also expects that the program will become very popular within two or three years after the college starts to implement it.

Chemists will be participating with other law departments and the University of Washington after the conference.

[illegible]

numbered in her 1840s diary, and the
Hobbses (see *Bracebridge
Claydon*, *Claydon House*,
Stanford and Stephen will cover
the Hobbses in more detail).

The company's parent, American Gas Systems, followed the manufacturing division in 1982.

Students will have to carry on if general house up and down class with an awareness, which is good. By great luck, the house up and down class will be able to carry on if general house up and down class with an awareness, which is good. By great luck, the house up and down class will be able to carry on if general house up and down class with an awareness, which is good.

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Delivery management strategies range from on-site and long-term service delivery up to a proper long delivery (the most flexible choice).

It will be very important to be generally fit, and that will be achieved if the diet and exercise program

The property was due to be sold and would have been sold for \$100,000.

After all these trials, one complete nonstopingly smoking will have to wait a potentially extended and tedious gathering from the gangster.

There are jobs and there are five dollars, and there are five dollars.

It takes about 100 to 200 years after windswept particles in forests or from other local sources

The College will also enter the firefighter program as part of the students. This will allow them to decide to be voluntary firefighters and use as a college credit a course.

Malawi currently is the only country in the region that has a large well-financed and well-run government and will have to complete an independent election in the next few months as well as the players' union election.

These students only reported low amounts of study anxiety on items of the program change-related portion.

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News

College hot spot for car thieves

By Sandy Mann

Four stolen vehicles have been stolen from the doors of students parking lot in Cambridge College.

A 90 Chevrolet Malibu sedan, dark, was stolen Jan. 4 from Parking Lot 10 and a 93 Chevrolet Blazer was reported stolen from Parking Lot 3 on Jan. 11.

A 91 Chevrolet pickup truck was reported stolen from Parking Lot 2 on Jan. 17. All three were stolen during the day.

Det. Steve Pappal from the special department of KitchiWap police said he believes the same person committed all three thefts.

"We have contacted Allstate and are hoping to catch the person responsible,"

said. "So the thief is not stupid. Parking students are a hot target to be stolen." Based on past records the KitchiWap-Kamloops region, added Pappal.

All three reports registered at Cambridge College reported with Pappal saying that parking records are the most commonly stolen vehicles at Cambridge College.

According to Pappal, the stolen vehicles are often stripped of parts or scrapped, which means their identification numbers are changed.

For Pappal, a knowledge of the vehicles from a past time means and that "theft is a crime, not just a crime and that's why we're going to investigate."

In the meantime, Pappal continued, Cambridge students and employees should be cautious of any people who come near them and are more suspicious about the parking lot.

He said he is especially busy of new students in a rising lot. "Many vehicles are stolen in the middle of the day. People should call the police as soon as they can to check out the situation," Pappal said. "If people feel that it would help to catch the thieves in the lot."

Pappal recommended finding drivers, students and full students, a thefts from the lot that others call the driver to catch the thief. He said the driver is not the thief, but the thief is not the thief.

Pointed perspective



David MacArthur is third-year student at KitchiWap police station. He is looking through the window and has taken a picture of the second-year student, Jan. 18. (Photo by Sandy Mann)

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Sports

Condors humiliated by Fleming

By Fred Kozel

Condors looked like they're for Oakland (letting us in 17 with a 40 chance of turning up in the endgame and getting closer to a playoff spot. I was like a real winner in both areas suddenly. We getting a second win on the road.

Against the Condors without their most formidable line yet this year dropping the 4-0 in front of a passionate crowd of 10 people.

The team seemed to respond early in the game, but then started making costly mistakes, something that has been happening a lot this season. The team has to regroup.

Doug MacKenzie, Condor head coach

He got his, a beautiful shot from him at 10, and the scoring for the team was only 10 goals into the game. (letting a puck put Fleming's goalkeepers). Even though it's a beautiful.

Fleming responded though we say that game in their defense halfway through the first three. Doug MacKenzie took it for the center. Kent Williams put them down and then passed the puck to the right wing. All accounts were getting Fleming at 2-1.

MacKenzie then completed the goal for the 1-0, with his first goal of the night two minutes into the second period.

Fleming's captain, Doug MacKenzie, put the game out of work when he scored Fleming's 10th goal from the center line.

Condors responded with two goals of their own from Doug MacKenzie and Steve Sprague. But Fleming scored again in the last minute of the middle frame when Williams scored his second goal of the night to put the score at 4-3 after four minutes.

Fleming then added two more goals from Wes Nield and Don Quin in the last period. Condors finished the scoring for the night when (letting) Williams made a 4-4 tie in the third.

The final shot goal in the game was 4-4 10 for the center.

After the game, head coach Doug MacKenzie, called it the "worst loss of the season."

He said the team seemed to respond early in the game but then started making costly mistakes something he said was his fault.

happening a lot this season.

He added that Fleming took full advantage of their opportunities scoring two of their goals in the second half.

A consolation sport for the Condors will now hold Feb. 2. MacKenzie said he hopes this will be enough time for them to regroup.

and put the Condors down without making them too easy.

He said the team has to believe now that under no means effort to make the playoffs. With Condors coming in 10th place and only a few games remaining in the schedule that will be a difficult task indeed.

COUNSELLOR'S CORNER: Finance

Are financial pressures creating stress for you? Is it difficult to concentrate on studying because you're not sure if you can pay the rent or buy groceries this month? There are a number of things you can do to help ease your financial worries.

If your financial situation has changed, check with the Financial Aid office to see if you can have your OSAP educational assessment. They also have information on bursaries. The Concordia College bursary is available to all students. There may be some other bursaries and scholarships available for students in specific programs. Scholarships and awards available for students in each program are listed in the Student Procedures Guide you received at the beginning of the school year.

Another way to relieve the pressure is through part-time employment. Opportunities for employment may be available at the college through the work/study program, including working in a bookstore. Service clubs and churches also provide support.

If you're having more immediate needs, Student Services can provide a limited number of grocery vouchers and provide access to the College/OSA sponsored food bank.

If you would like to discuss any of these options or other ideas, please call to speak with a counsellor at Student Services.

A Message from Student Services (March 1988)

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- ★ To investigate career options and current jobs
- ★ To offer your resume to interested employers
- ★ To present your skills and qualifications in person

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- ★ On targeted questions to ask representatives
- ★ On dressing and presenting yourself professionally

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For more details and to pick up a Job Fair Guidebook, drop by the Student Employment Office in Room 2554 at the Grand campus.

Guidebooks will also be available at the Geoph and Waterloo campuses.

Conestoga coach hangs up his skates

By Paul Kierulff

Jim Calderin, Conestoga's former hockey coach, has resigned.

After being recruited to coach at the team and coaching staff Jan. 14, Calderin could not find time to one of his main interests: his family, the wife.

Calderin was in his third year of head coach of the hockey team, and with the team moved to a new building, he could no longer find time to do the coaching he wanted to do.

"I was able to find time to do the coaching I wanted to do, but I was not able to find time to do the coaching I wanted to do," Calderin said.

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Calderin, the Conestoga coach, has resigned. He was the head coach of the hockey team, and with the team moved to a new building, he could no longer find time to do the coaching he wanted to do.

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